Capitol Casino

Collection Rates: No Bust 21st Century Blackjack

Player/Dealer Fees:

Table Limit	Total Action on the Table	Collection
	\$5 - \$50	\$0.50
\$5 -\$500	\$55 - \$200	\$2
	\$205 - \$500	\$3

Player Fees:

Table Limit	Wager by Player	Collection
	\$5-\$100	\$0.50
\$5 -\$500	\$105-\$300	\$1
	\$305 - \$500	\$2

COLLECTION FEES AND BETTING CIRCLES:

House Collection Fees:

- 1-3 spots \$1.00
- 4-5 spots \$2.00
- 35 Betting Circles
- \$10 minimum per betting circle
- \$40 maximum per betting circle

		2
Player /Deale	Cards	
Total Players' Amount	Collections	<u></u>
\$99 or less	\$1.00	5
\$100 or more	\$2.00	Cards

Α	В	С	D	Ε	F	G
1	1	1	1	1	1	1
2	2	2	2	2	2	2
3	3	3	3	3	3	3
4	4	4	4	4	4	4
5	5	5	5	5	5	5

 A player placing a wager on 1 to 3 circles must complete that column (circles 4 & 5) before placing a wager in another column.

THE RULES OF PAI GOW POKER

- 1. Capitol Casino does not participate in the play of the game and has no interest in the outcome of the play. No individual can compete with or bet against the Capitol Casino.
- By taking a seat in a game at Capitol Casino, you agree that all decisions of the management are final. Discourteous behavior and/or abusive language will not be tolerated.
- 3. No decision on a hand may be rendered by a floor person once the next hand has commenced.
- 4. A collection is taken in advance for each wager. Player must have a full minimum bet after paying the collection.
- Each table has a "Spread" limit defining the minimum and maximum amounts that may be wagered in each betting circle.
- 6. Players must bet at least the table minimum. In a situation in which less than a minimum bet is made and acted on, the bet will receive action, but will not be permitted further.
- 7. Bet amounts over the table maximum will receive no action.
- 8. Player/Dealer wagers have no maximum.
- Player/Dealer will receive action only on amount wagered. The Player/Dealer cannot collect losing bets beyond the amount that he/she has been wagered.
- 10. Kum-Kum bets are paid off and considered a single bet.
- 11. Players opting to bet Kum-Kum play at their own risk. Capitol Casino holds no responsibility for decision-making for any disputes that involve Kum-Kum betting.
- 12. All action runs clockwise beginning with action button.
- 13. Players may not show their hands or discuss their hands with any other player at any time while the game is in play. The only exception is when there is more than one player betting on the same position.
- 14. The value of the dice cup determines which player receives the first hand and also where action starts, counting from the Player/Dealer as number 1 and proceeding clockwise. The Player/Dealer's position is always 1, 8, and 15.
- 15. The Joker may be used as an ace or to complete a straight or flush. The joker in Pai Gow Poker Joker Wild is wild and may be used as any card.
- Cash is traded for chips and bets are paid off in chips.

- 17. The person who occupies a seat has priority on the placing of a wager is the sole active player-for that spot. However, the person playing with the largest amount of money in action will handle the cards.
- 18. A seated An-active player cannot stop any backline bets. A seated An active player cannot stop anyone from wagering on a betting circle that he/she is not betting on.
- 19. Backline bettors are allowed to take part in the playing of a hand. If a seated player and backline player (or players) are in dispute about the play of a hand, the player who places the biggest wager in the action has the final say controls the cards. If the wagers involved are equivalent equal and there is a dispute about the play of a hand, the seated player has the final say.
- 20. In the event a backline player (or players) has the biggest wager and the player wishes to decide on how a hand is played, the backline player (or players) needs to verbally express their intent to the casino dealer may set the hand or play it house way.
- 21. If an active player or a backline player wishes to bet on other spots that are not adjacent to them, the house dealer MUST handle all transactions.
- 22. When there is a dispute in the Player/Dealer seat, the person with the biggest wager in action has the final say in the play of the hand.
- 23. When the casino dealer opens the dice and declares "no more bets," no one is permitted to change their bet.
- 24. Player/Dealer's hand is not to be revealed until all other hands are set.
- 25. All wagers must be placed before house dealer opens the dice.
- 26. Side bets or proposition bets are not permitted.
- 27. An active player is given the first chance at being the Player/Dealer at that individual's spet seat. If no wager was placed on the prior hand, no one will be Player/Dealer on at that spot seat.
- 28. The switching, passing and/or holding out of cards will foul a hand and the wager will be forfeited to the extent that money covers. A player(s) proven guilty of this practice will be barred and may be subject to prosecution.
- 29. Player must never hold cards below the level of the table top and cards may not leave the border of the table
- 30. A player or players who remove a losing bet could be barred and/or subject to prosecution.
- 31. An individual has a FOULED hand if any of the following occurs:
 - a. The two-card hand is superior to the behind five-card hand.
 - b. The player does not hold exactly two cards in the front hand.
 - c. The player does not hold exactly five cards in the back hand.

- 32. A player is permitted to set only one hand. Any additional hands he wagered on must be played as house way.
- 33. During a deal, any boxed or exposed card will be replaced after the deal is finished by the first of the remaining four cards.
- 34. If one of the following occurs, a misdeal will be declared:
 - a. Joker or Ace is boxed or exposed.
 - b. Two or more cards are boxed or exposed.
- 35. Each player is responsible for the final setting of their own hands. In the event a player asks the house dealer for assistance on the setting of a hand, it will be set as house way.
- 36. The casino dealer cannot permit the Player/Dealer to set his hand foul. If by mistake the house dealer permits a foul hand to be played, the hand will be reset (house way) by casino management and the play will continue.
- 37. The Player/Dealer's hand will not be set until that individual has made a clear and final decision by means of an obvious signal to the casino dealer.
- 38. Requests for new setups are permitted after two hours.
- 39. The Player/Dealer is permitted to request an extra shuffle from the casino dealer.
- 40. Only the Player/Dealer is permitted to ask for a deck change.
- 41. Casino Management reserves the right to make decisions which are in the best interest of the game.

CAPITOL CASINO

	PAI GOW POKER	
HAND	HOW TO PLAY	EXAMPLE
NO PAIR	Put 2nd and 3rd highest cards in front	Q
ONE PAIR	Put pair in back, highest two cards in front	F Q + + + + + + + + + + + + + + + + + +
TWO PAIR High peir le A's, K's, Q's	Put small pair in front	5 5 • • • • • • •
TWO PAIR High pair is J's, 10's, 9's	Put both peirs in back if you can put an Ace or Joker in front. otherwise spill.	A 9
TWO PAIR High pair is 6's, 7's, 6's	Put both peins in back if you can put a King or higher in front, otherwise split.	K J
TWO PAIR High pair is 5s, 4s, 3s	Put both pairs in back if you can put a Queen or higher in front, otherwise split.	Q 10 v ± 5 5 2 2 • • • •
THREE PAIRS	Put highest pair in front	10 10 • v 9 9 5 5 • v
THREE of a KIND (Aces)	Put an Ace and next highest card in front	
THREE of a KIND Kings and below	Put three of a lidnd in back two highest card in front	J 9 • • • • • •
TWO SETS	Put highest allowable pair in front	

CAPITOL CASINO

	PAI GOW POKER	
HAND	HOW TO PLAY	EXAMPLE
STRAIGHT, FLUSH, STR. FLUSH With no pair	Put the two highest cards in front that will leave any complete hand in back	3 10 4 2 5 2 7 5 6 4 7 4 0 7
With one pair	Put highest possible two cards (pair or no pair) in front that will herve any complete hand in back.	K Q + + + + + + + + + + + + + + + + + +
With two pair	Play according to two pair strategy	3 J 4 V Q Q 10 6 8
With Three of a Kind	Put complete hand in back pair in front	
FULL HOUSE	Put highest permissible pair in front	K K * * * * * * * * * * * * * * * * * *
FOUR of a KIND A's, K's, Q's	Play four of a kind in back if you can put a pair up front otherwise split	
FOUR of a KIND J's, 10's, 9's	Play four of a idnd in back if you can put at least a King up front otherwise split	X 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
FOUR of a KIND 8's, 7's, 6's	Play four of a kind in back if you can put at least a Queen up front otherwise split	
FOUR of a KIND 5's and below	Never spilt	
FIVE ACES	Put pair of Aces in front	

Fast Nine

A fast pace variation of Super Pan 9

The Capitol Casino would operate the game and would settle the wagers but does not participate in the outcome. Players play against another player, the Player Dealer.

OBJECT OF THE GAME

Get 9 or as close to 9 as possible by adding the value of the cards. When the total is 10 or more, only the right-hand digit counts. Face cards counts as 0, aces as 1, and all other cards count as their face value.

RANK OF HANDS

9-8-7-6-5-4-3-2-1-0

RULES

The deck has 288 cards - eight poker decks with all Sevens, Eights, Nines and Tens removed.

Back line betting is allowed. A player does not have to be seated to play.

In turn, each seated player has the option to be the Player/Dealer for two consecutive hands, provided there was a bet in their spot the previous hand.

For each hand, the position of the action button is determined by the total of the dice shaken by the Player/Dealer.

The cards are dealt clockwise, starting with the action button position. Each position is dealt a hand of three cards, as long as there is a bet there.

If a player wants to stand, he/she places the card in the no hit box. A player draws a fourth card by placing the hand in the hit box. The player with the most money in action has the right to make hit/stand decision.

A player may play more than one hand. He/she plays each hand in turn. Once a player touches the next hand, he/she may not change a prior hand.

Only seated players may handle the cards. When a non-seated player controls a hand, he/she allows a seated player betting in the position to see it. Otherwise, the hand will be set House Way.

HOUSE WAY

нгт	STAND
0,1,2,3,4 or 5	6,7,8 or 9

The draw moves clockwise, starting with the first active position to the left of the Player/Dealer's position.

The Player/Dealer may not look at or even touch his/her cards. When the draw is concluded, the House Dealer turns the Player/Dealer's hand over.

When the Player/Dealer's first three cards total 0 (zero), the Player/Dealer does not hit and:

- Player winds with 7, 8, 9
- Player wins half the bet with 6
- · Player pushes with other hands.

In order to win, a player's hand must beat the Player/Dealer's hand. Player/Dealer and player push on ties.

The settlement starts with the action button and moves clockwise. All hands will be exposed. No player may win or lose more money than was actually wagered.

Capitol Casino Texas Hold-Em – The Basics

Hold-Em is played on a Poker table that can comfortably seat 10 players, so the table is about 25% longer than a regular Poker table. The game can be played with 10 or 12 Poker players because each player only receives two cards face down and these cards are used by everyone. The 5 cards dealt face up are called community cards, so the whole game boils down to whether or not your two face down cards can make a better hand with the community cards, than your opponents.

Here's how the game is played: A Capitol Casino dealer shuffles and cuts the cards onto a blank card so that the bottom card of the deck is not exposed. There is a Dealer/Time button which is an indicator to signify who the dealer is for that hand so that each person takes turns in being a designated dealer. This gives everyone the same opportunities of playing "position" as the dealing position is much more powerful since it is the last position to act after the first 3 up-cards are exposed on the table and every round after that. Before the first 3 up-cards are exposed on the table, he is the second to last to act since our Hold-Em games require the 1st and 2nd player to the left of the dealer to put a blind bet in the pot. A blind is a bet that must be made by the player in the first and second position before he gets his cards. It stimulates action and gives the person blinding the pot an opportunity to act last, only on the first round.

Once the button is in place, the Capitol Casino dealer begins dealing in a clockwise motion to the person with the blinds seated to the left of the Dealer/Time button. The dealer dealt two down cards to each player in rotation with the player who has the button receiving the last down card. These are the hole cards and everyone now has two of them. There is then a round of betting after everyone has looked at their cards. The dealer then burns one card and turns over 3 cards face up in the center of the table. This is called the "flop". Another round of betting ensues and the dealer then burns another card and deals a 4th card face up. This card is called the "turn card". Another round of betting takes place, and then the 5th and final card is turned face up after the burn. This card is called "the river card". The final round of betting now concludes the hand and the showdown then occurs.

The pot is won by the player having the highest ranking hand using the best 5 cards out of the 7. He can use any combination of these cards including just the 5 on the board and neither of the two in his hand. This happens rarely, when a completed hand (Straight, Flush, Full House, etc.) shows up on the board, and in that case both players will probably play the board and split the pot.

Betting Procedures

Hold-Em

Our 3-6, 4-8 & 6-12 Hold-Em games are structured the same, only the betting limits are different. All of the Hold-Em games have a \$ 3,00 per hand drop that comes off from the dealer button. The 3-6 Hold-Em has a \$ 3,00 big blind and a \$ 1.00 middle blind. The 4-8 Hold-Em has a \$ 4.00 big blind and a \$ 2.00 middle blind. Our 6-12 Hold-Em has a \$ 6.00 big blind and a \$ 3.00 middle blind. Our 1-3 Hold-Em has a \$ 1.00 big blind and a 50 cents middle blind and \$ 2.00 put on the dealer button. In our Hold-Em games the player on the dealer button receives a free hand for the first round of betting. In our 1-3 Hold-em only one dollar of the \$ 2.00 taken off of the dealer button plays for the dealer. The first round of betting in a 1-3 Hold-Em is \$ 1.00 so if you gave that person a free round and let the \$2.00 play he would be raising the first round of betting everytime. That is why only one dollar of the \$ 2.00 drop plays for him. If the pot is raised before it gets to the dealer button still only one dollar of the \$ 2.00 drop plays for the dealer so he must put another dollar in to call the raise. In all of our dealer games we take the full amount of the drop until the player count goes to five players. From five players down to three players on a \$ 3.00 drop we lower it to \$ 2.00 per hand and on our \$ 2.00 drop we lower it to \$ 1.00. From three player's down we take no drop. The lower dollar amount of our different games are the betting rounds for the initial round of betting thru and including the flop. The turn and river go to the upper betting limit. All dealer games have three raises maximum unless it goes to heads up then the raises are unlimited.

Lo-Ball

Lo-Ball has no limit on raises. All Lo-Ball betting procedures are the same regardless of the size of the game. Everyone is dealt five cards and their is a betting round. Those left in the pot discard and are dealt their new cards and then there is the final betting round. If the game is a 20 limit lo-ball all bets are \$20.00 unless someone straddled the pot and then all bets are \$40.00. To straddle a pot a player puts \$20.00 in front of him after looking at his first two cards. This makes it \$40.00 to go. All bets and raises are in increments of \$40.00.

Game Fees

1. Hold-Em	Drop Per Hand
1-3 Held-Em	\$ 2.00
2-4 Hold-Em	\$ 2.50
3-6 Hold-Em	\$ 3.00
4-8 Hold-Em	\$ 3.00
6-12 Hold-Em	\$ 3.00
2. Omaha	•
1-3	\$ 2.00
2-4	\$ 2.50
3-6	\$ 3.00
4-8 .	\$ 3.00
6-12	\$ 3.00
3. 7-Stud	
1-3	\$ 2.00
2-4	\$ 2.50
3-6	\$ 3.00
4-8	\$ 3.00
6-12	\$ 3.00
4. Lo-Ball	Time Collection
6 Limit	\$ 3.00 Per Half Hour
10 Limit	\$ 4.00 Per Half Hour
20 Limit	\$ 5,00 Per Half Hour
30 Limit Open Blind	\$ 6.00 Per Half Hour

NO BUST 21st CENTURY BLACKJACK

4.01

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Existing issued patents

6,855,051	Dated	February 15, 2005	No Bust 21 Blackjack
6,776,416	Dated	August 17, 2004	No Bust Blackjack Type Game
6,855,051	Dated	January 9, 2001	No Bust 21 Blackjack
7,022,015	Dated	April 4,2006	No Bust 21 Blackjack

And additional pending patents

21st Century Blackjack Trademark Registration No. 2,485,604

No Bust Blackjack Trademark Registration No. 2,404,922

OBJECT OF THE GAME

The object of the No-Bust 21st Century Blackjack is for the Players and the Player/Dealer to add the numerical value of their cards and:

- Obtain the best possible hand of 21 and a half, or "Natural." (This hand pays 6 to 5.)
- A "Natural" beats all other hands.
- Draw additional cards if needed.

VALUE OF CARDS

A plural standard deck of cards with no Joker is used in the play of the game. The game can be played with a minimum of one (1) and a maximum of eight (8) decks.

- Any two cards consisting of any special bonus ace with any 10 value or face card is also the best hand (Natural). Natural hand beats all other hands.
- An Ace has a value of:
- a)11and a half on first two cards with all cards with the value of 10's.
- b) 1 or 11 with all cards with value of 2-9.
- c) 1 or 11 with three or more cards.
- Two aces have a value of 2 or 12
- All cards from 2-10 have their face value.
- Picture or face cards have a value of 10.

RANKING CHART

Card	Value
Ace	a)11and a half on first two cards with all cards with the value of 10's. b) 1 or 11 with all cards with value of 2-9. c) 1 or 11 with three or more cards.
Two	2
Three	3
Four	4
Five	5
Six	6
Seven	7
Eight	8
Nine	9
Ten	10
Jack	10
Queen	10 _
King	10

ROUND OF PLAY

- 1. No-Bust- 21st Century Blackjack is played on a raised gaming table. The table seats eight players who face the Dealer in a 180-degree seating arrangement. The tables are commonly used in the casino industry. The casino Dealer stands opposite of the players, and in the center of the table. The casino Dealer's chip tray is set in front of him/her. The play starts from the left of the dealer and proceeds in a clock-wise fashion.
- 2. The game utilizes a 52-card deck with special bonus aces. The aces are bonus cards with the value of:
 - a)11and a half on first two cards with all cards with the value of 10's.
 - b) 1 or 11 with all cards with value of 2-9.
 - c) 1 or 11 with three or more cards.
- 3. All tables will have some type of signage where the name of the game is displayed, along with the minimum and maximum wager allowed, and collection fee for the Players and Player/Dealer. A maximum of three collection rates are allowed in compliance with the California Penal Code.
- 4. A standard round of play begins when a Player/Dealer is designated. The Player/Dealer will place an amount of money (casino chips) in front of their seat in a betting circle and that money will be used to pay the winners and will also set the amount that he/she can collect from the loser. The casino will place a "button" in front of the Player/Dealer which designates that they are taking the "Player/Dealer" position and further designate whether it is the first or second turn for the Player/Dealer in the banking position. The Player/Dealer will place the collection fee in front of his betting circle.
- 5. Players at a table then place their wagers in designated betting circles. The Players may place a wager at his/her seat along with other unoccupied betting circles. Each Player must pay the posted collection for the wager they placed in any betting circle where they have money or "action".
- 6. Once the Player/Dealer has posted the amount of money he/she will wager against the other Players, and once the Players have placed their wagers, the casino dealer will collect all of the fees. This will always be accomplished prior to the start of the game in accordance with the California Penal Code. The casino dealer will take the collection fees and drop them into a locked collection box affixed to the gaming table.
- 7. After the fees have been collected, the Dealer will deal the cards to the Players and the Player/Dealer. All cards dealt throughout the game are always dealt face up. The casino Dealer is the only person on the table to touch the cards. The Players will signal to the Dealer by hand gesture if they wish to hit or stand. These hand signals will be consistent with industry standard signals such as moving their hand in a sweeping motion towards their body indicating they want an additional card and in moving their hands in a side to side manner, indicating they wish to stay with their cards on the table. The casino Dealer deals the first card to the Player seated to the left of casino Dealer, in a clock-wise fashion. Each Player will be dealt one card face up and the Player/Dealer will receive his/her first card also. The Player/Dealer's first card will be placed in front of the casino dealer rather than in front of the Player/Dealer's seat position.
- 8. The casino Dealer will deal a second face up card to the players, again starting at the Player to the first seated position to the left of the casino Dealer, in a clock-wise fashion. The Player/Dealer will receive a face down card in front of the casino Dealer.

9. Players must follow the below listed chart in deciding whether to hit or stand on a particular hand:

	Rules For Player	<u> </u>
Must Stand On	Must Hit On	Have Option On
	"	12
		13
	11 Or Less	14
Soft & Hard 21 "Naturals"		15
		16
		17
		18
		19
		20

- 10. After all Players have made their best hands by indicating to the casino Dealer that they do not wish to have additional cards dealt to them, the house Dealer will turn over the Player/Dealer hole card.
- 11. Beginning with the player to the right of the casino dealer, the settling of the wagers will be done in a counter-clockwise manner until all wagers have been acted upon.
- 12. In the event that the Player/Dealer does not have enough money on the table to cover all the wagers on the table, there will be no free collection button, refund, or other conciliatory action give to the affected Players by the casino or the Player/Dealer.

13. The Player/Dealer's cards will always be dealt and placed in front of the casino Dealer's tray. The placement of the Player/Dealer's cards is standard in all games and is depicted in the chart below:

Dealer's 1st card	Dealer's UP card ↓	Dealer's additional draw cards	
	DEAL	ING TRAY	

14. The casino Dealer continues to draw cards for the Player/Dealer, if necessary until a Hard 17 or higher number is reached. The Player/Dealer does not have an option of hitting a Hard 17 or higher nor staying on a Soft 17 or lower. See the chart below for details:

Rules For Player/Dealer		
Must Stand On	Must Hit On	Have Option On
Hard 17 And Above	Soft 17 Or Less	None

- 15. Once the Player/Dealer's hand has been made, all winners and losers are determined when their card's numerical value are compared to the Player/Dealer's. The Player/Dealer is never required to cover all opposing player's wagers. A Player/Dealer can only win or lose as much as they have placed on the table to cover a portion or all of the wagers. If there is not enough money from the Player/Dealer position to cover all winning wagers, there will be no refund, free collection, or other form of rebate given to the affected Players.
- 16. After all wagers are settled, the cards are collected and discarded. The bank button is changed and after every two hands, the Player/Dealer position is rotated in a clock-wise fashion around the table.
- 17. The next round of play begins once the casino Dealer collects all cards from the table and places them in the discard tray. The casino Dealer will also change the Bank Button, and if necessary (if the same person has already held the Player/Dealer position twice) rotate the Player/Dealer position clock-wise to the next position on the table. If there is no person that intervenes on the Player/Dealer's position, the game will be "Broken" or stopped, as required by the California Penal Code.

GAME RULES

- 1. A "Natural" (21 1/2) is the best possible hand. If the player and the Player/Dealer's hands are both a "Natural," the hand is a push or tie, and no action is taken on the wager.
- 2. If a Player's total is less than a "Natural" and the Player/Dealer's total is more than a "Natural" the Player wins the hand.
- 3. If a Player's total is less than a "Natural" and the Player/Dealer's hand is less than a, "Natural" the hand closest to a "Natural" wins.
- 4. If a Player and the Player/Dealer have the same total and it is less than a "Natural", the hand is a push or tie, and no action is taken on the wager.
- 5. If a Player's and the Player/Dealer's totals are more than a "natural", the following will apply:
 - a. If the Player/Dealer is closer to a "Natural", the Player/Dealer wins the hand.
 - b. If the Player is closer to a "Natural" the Player loses except when the Player has a 3-card hand with the value of 23, 24, or 25 and then they will "PUSH".
- 6. The Player/Dealer wins all ties or pushes over a "Natural."
- 7. If a player has more than a "Natural" and the Player/Dealer has less than a "natural," the Player/Dealer wins. The player would win if they had less than a "Natural" and the Player/Dealer had more than a "natural."
- 8. Two cards 21 and half beat all other hands. The game is played on an industry standard Blackjack table where up to eight primary players can be seated.
- 9. All collection fees are collected by the casino Dealer prior to the start of play. Collection fees are pre-determined by the casino and can be up to three separate rates per game. All collection rates and wagering limits for the game will be posted at each gaming table and will not be based on a percentage or other factors.
- 10. Backline betting is allowed; subject to local Ordinance or Code.
- 11. Third Party Providers of Proposition Player Services, as defined in Section 19984 of the California Business and Professions Code (the Gambling Control Act), are permitted to play.

DOUBLE-DOWN, SPLIT, SURRENDER, ODDS& INSURANCE

DOUBLE-DOWN

- Players can double-down on the first two-cards only, with the exception of all Natural. The Player must place a second wager equal to the wager he/she originally placed prior to the start of the game. The Player will only receive one card regardless of the total.
- There is no extra collection fee taken by the casino on any double-down or split executed by a Player, nor is their any extra collection fee charged to the Player/Dealer.

SPLIT

- Players can split any two cards of the same value originally dealt to them. The
 Player must place a second wager equal to the wager he/she originally placed
 prior to the start of the game. A Player may draw as many cards as the desire
 per split card to make the best hand. Players may double-down or surrender after
 each split.
- Players can split any two Aces originally deaft to them but can only receive one extra card per Ace. The Player must place a second wager equal to the wager he/she originally placed prior to the start of the game. Multiple splitting of cards is permitted. Multiple splitting of aces is permitted.
- There is no extra collection fee taken by the casino on any double-down or split executed by a Player, nor is their any extra collection fee charged to the Player/Dealer.

SURRENDER

 Players can surrender at anytime if they do not exceed 20. If they choose to surrender, half of their wager will be forfeited. The Player must indicate they wish to surrender before the next Player acts. Their (the surrendering Player's) play for that hand will cease.

ODDS

o Any Blackjack hand pays 6 to 5

INSURANCE

When the Dealer has an Ace showing, Players can take insurance by betting 1/2
of their Blackjack wager. If the Player/Dealer has a Blackjack the insurance bet is
paid 2 to 1 and the Player's blackjack wager loses if the Player does not have a
Blackjack.

All pay-offs are to the extent that the Player/Dealer's money covers the action on the table. A Player/Dealer cannot win or lose more than the entire amount of money placed on the table prior to the start of the hand.